

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security     Assumption of Executory Contract or Unexpired Lease     Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 17-23053 JKS  
LIWAA J. DARWISH, Judge: SHERWOOD  
Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original    ☒ Modified/Notice Required    Date: AUGUST 11, 2019  
☐ Motions Included    ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: HR    Initial Debtor: LD    Initial Co-Debtor: \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ \*\*\* per MONTH to the Chapter 13 Trustee, starting on JULY OF 2017 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

\*\*\* i. \$39,000 paid in to date through August of 2019 (over 26 months);

ii. \$1,250 per month, starting in September of 2019, for a period of thirty-four (34) months

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$
DOMESTIC SUPPORT OBLIGATION	NONE AS TO DOMESTIC SUPPORT	\$ Supp. Fees
INTERNAL REVENUE SERVICE	PRIORITY INCOME TAX LIABILITY	\$10,700.99
STATE OF NEW JERSEY, DIVISION OF TAXATION	GROSS INCOME TAX LIABILITY	\$395.34

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
BSI FINANCIAL MORTGAGE AGAINST REAL PROPERTY	MORTGAGE RE: 159 HAMILTON TRAIL, TOTOWA, NJ	POST PETITION ARREARS OF \$27,809 PLUS LELGAL FEES OF \$850 PLUS COSTS OF \$181, FOR A TOTAL DUE POST-PET. TO BE PAID BY TRUSTEE OF \$28,840	N/A	\$28,840 POST-PETITION MORTGAGE ARREARS AND COSTS AND FEES DUE TO BSI FINANCIAL THROUGH AUGUST 1, 2019	REGULAR PAYMENTS STARTING IN SEPTEMBER OF 2019, BY DEBTOR TO BSI FINANCIAL

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
NJ DIVISION OF TAXATION	STATUTORY LIEN AGAINST REAL PROPERTY	\$685.20, PAYMENT IN FULL

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
INTERNAL REVENUE SERVICE, UNSECURED CLAIM	CO-SIGNED OBLIGATION WITH SPOUSE	COMPLETE PAYMENT	\$13,976.93
NJ DIVISION OF TAXATION, UNSECURED CLAIM	CO-SIGNED OBLIGATION WITH SPOUSE	COMPLETE PAYMENT	\$1,277.89
CHRYSLER CREDIT; CHRYSLER CREDIT; TOYOTA MOTOR, ALLY FINANCIAL	CO-SIGNED OBLIGATION WITH CHILDREN AND/OR FAMILY	COMPLETE PAYMENT PERTAINING TO AUTO LEASES	\$UNKNOWN; COMPLETE PAYMENT IF DEFICIENCY

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Counsel Fees & Supp. Counsel Fees (Fully paid before other Claims)
- 3) Secured Claims and then Priority Claims
- 4) Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: SEPTEMBER 1, 2017.

Explain below **why** the plan is being modified:

TO ADDRESS A POST-PETITION ARREARAGE AS TO THE MORTGAGE WITH BSI. ORDER ON MOTION TO PROVIDE FOR POST-PETITION ARREARS TO BE ADDED TO THE PLAN. THE DEBTOR HAS BEEN OUT OF WORK, LOST POSITION MONTHS AGO BUT SHOULD HAVE EMPLOYMENT IN THE NEAR FUTURE, PRESUMABLY SOMETIME IN SEPTEMBER.

Explain below **how** the plan is being modified:

THE PLAN NOW ACCOUNTS FOR THE POST-PETITION ARREARAGE DUE TO BSI AND NOW PROVIDES FOR PRO-RATA PAYMENT AS TO UNSECURED CLAIMS BECAUSE THE DEBTOR WAS OUT OF WORK FOR MONTHS NOW. CO-SIGNED OBLIGATIONS AS TO WIFE AND CHILDREN, RE: TAXES AND CARS TO BE FULLY PAID.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: AUGUST 11, 2019

/S/ LIWAA J. DARWISH  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Date: AUGUST 11, 2019

/S/ HERBERT B. RAYMOND, ESQ.  
Attorney for Debtor(s)

## Certificate of Notice Page 11 of 12

United States Bankruptcy Court  
District of New JerseyIn re:  
Liwaa J. Darwish  
DebtorCase No. 17-23053-JKS  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf901Page 1 of 2  
Total Noticed: 42

Date Rcvd: Aug 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2019.

db  
+Liwaa J. Darwish, 159 Hamilton Trail, Totowa, NJ 07512-2813  
cr  
+Santander Consumer USA Inc. dba Chrvsler Capital a, PO Box 961278, Ft. Worth, TX 76161-0278  
516904551 +Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803  
516904553 Bayview Loan Servicing, 4425 Ponce de Leon Boulevard, 5th Floor, West Palm Beach, FL 33416  
516904554 +Bayview Loan Servicing, 5225 Crooks Road, Troy, MI 48098-2823  
516904552 +Bayview Loan Servicing, PO Box 3042, Milwaukee, WI 53201-3042  
517111557 +CCAP AUTO LEASE LTD, P.O. BOX 961275, FORT WORTH, TX 76161-0275  
516904558 +CHRYSLER FINANCIAL, 27777 INKSTER RD, FARMINGTON HILLS MI 48334-5326  
(address filed with court: Chrysle Financial, PO Box 9001921, Louisville, KY 40290)  
516904557 +Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
516904559 +Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275  
516904561 +Citi, PO Box 6241, Sioux Falls, SD 57117-6241  
517162101 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
Kirkland, WA 98083-0657  
516904562 +Dsnb Macys, PO Box 8218, Mason, OH 45040-8218  
516904591 +Fein, Such, Kahn & Sheppard, PC, 7 Century Dr., Ste. 201, Parsippany, NJ 07054-4673  
516904569 +NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366  
(address filed with court: Nissan-infiniti Lt, 2901 Kinwest Parkway, Irving, TX 75063)  
516922420 Nissan, POB 660366, Dallas, TX 75266-0366  
516904568 +Nissan Motor, PO Box 660360, Dallas, TX 75266-0360  
516904570 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
516904572 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,  
PO Box 245, Trenton, NJ 08646-0245)  
516904573 +State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046  
516904571 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269,  
Trenton, NJ 08646-0269  
516904575 +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Financial Services, PO Box 17187, Baltimore, MD 21297)  
517056945 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
Addison, Texas 75001-9013  
517600530 +U.S. Bank Trust National Association, c/o BSI Financial Services,  
1425 Greenway Drive, Ste 400, Irving, TX 75038-2480  
517600531 +U.S. Bank Trust National Association, c/o BSI Financial Services,  
1425 Greenway Drive, Ste 400, Irving, TX 75038, U.S. Bank Trust National Association,  
c/o BSI Financial Services 75038-2480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 14 2019 00:16:54 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 14 2019 00:16:51 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

cr +E-mail/PDF: gecsed@recoverycorp.com Aug 14 2019 00:20:38  
Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021  
516994998 E-mail/Text: ally@ebn.phinsolutions.com Aug 14 2019 00:15:50 Ally Financial,  
PO Box 130424, Roseville MN 55113-0004

516904550 +E-mail/Text: ally@ebn.phinsolutions.com Aug 14 2019 00:15:50 Ally Financial,  
200 Renaissance Center, Detroit, MI 48243-1300

517189311 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Aug 14 2019 00:17:59  
BAYVIEW LOAN SERVICING, LLC, 4425 Ponce de Leon Boulevard, 5th Floor,  
Coral Gables, FL 33146-1837

516904555 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 14 2019 00:20:48 Capital One,  
15000 Capital One Drive, Richmond, VA 23238

517127073 +E-mail/Text: bankruptcy@cavps.com Aug 14 2019 00:17:47 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

516904566 E-mail/Text: cio.bncmail@irs.gov Aug 14 2019 00:16:06 Internal Revenue Service,  
Insolvency Operations, PO Box 21125, Philadelphia, PA 19114

517107294 E-mail/PDF: resurgentbknofications@resurgent.com Aug 14 2019 00:19:29  
LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

517139905 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 14 2019 00:16:50 MIDLAND FUNDING LLC,  
PO BOX 2011, WARREN, MI 48090-2011

516904567 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 14 2019 00:16:50 Midland Funding,  
2365 Northside Drive, Ste. 30, San Diego, CA 92108-2709

517107863 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 14 2019 00:20:08  
Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541

517092768 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 14 2019 00:20:06  
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,  
Norfolk VA 23541

516904574 +E-mail/PDF: gecsed@recoverycorp.com Aug 14 2019 00:19:12 Synch/Bp, PO Box 965024,  
Orlando, FL 32896-5024

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 42

Date Rcvd: Aug 13, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516907939 +E-mail/PDF: gecsed@recoverycorp.com Aug 14 2019 00:20:40 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
516904578 +E-mail/Text: bnc-bluestem@quantum3group.com Aug 14 2019 00:18:08 Webbank/Gettington,  
6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BSI Financial Services, 85 Broad Street  
516904556\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, 15000 Capital One Drive, Richmond, VA 23238)  
517127819\* +CCAP Auto Lease LTD, P.O. Box 961275, Fort Worth, TX 76161-0275  
516904560\* +Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275  
516904565\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Philadelphia, PA 19255-0010)  
516904564\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Special Procedures Function,  
PO Box 724, Springfield, NJ 07081)  
516904576\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Financial Services, PO Box 17187, Baltimore, MD 21297)  
516904577\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, 4 Gatehall Drive, Ste. 350,  
Parsippany, NJ 07054)  
516904563 ##+Eastern Account System, 75 Glen Rd., Ste. 310, Sandy Hook, CT 06482-1175  
TOTALS: 1, \* 7, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 15, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor BAYVIEW LOAN SERVICING, LLC NJECFMAIL@mwc-law.com,  
nj-ecfmail@ecf.courtdrive.com  
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Herbert B. Raymond on behalf of Debtor Liwaa J. Darwish herbertraymond@gmail.com,  
raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com  
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. dba Chrvsler Capital as  
servicer for CCAP Auto Lease Ltd. ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Jonathan C. Schwalb on behalf of Creditor BSI Financial Services  
bankruptcy@friedmanvartolo.com  
Jonathan C. Schwalb on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bankruptcy@feinsuch.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Melissa S DiCerbo on behalf of Creditor BAYVIEW LOAN SERVICING, LLC nj-ecfmail@mwc-law.com,  
nj-ecfmail@ecf.courtdrive.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9